

**Information to identify the case:**

Debtor 1

**Christine Abood**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4702

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **20-23882-MBK****Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine Abood

3/21/24**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christine Abood  
Debtor

Case No. 20-23882-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 21, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:**

Recip ID	Recipient Name and Address
db	+ Christine Abood, 136 North 7th Ave, Manville, NJ 08835-1214
519055391	GM Financial, PO Box 1811145, Arlington, TX 76096-1145
519055392	+ GM Financial Leasing, P.O. 100, Williamsville, NY 14231-0100
519057000	+ Jovan Espinosa, 136 North 7th Ave, Manville, NJ 08835-1214
519057001	+ Kenneth J Burtis, 6 Onka St, Manville, NJ 08835-2238
519055395	+ Stncb/LL Flooring, PO Box 965036, Orlando, FL 32896-5036
519055759	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 21 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 21 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519058935	+ EDI: PHINAMERI.COM	Mar 22 2024 00:52:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519262389	+ EDI: AISACG.COM	Mar 22 2024 00:52:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519111158	EDI: GMACFS.COM	Mar 22 2024 00:52:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519055383	+ EDI: GMACFS.COM	Mar 22 2024 00:52:00	Ally Financial*, P.O. Box 380901, Bloomington, MN 55438-0901
519055384	+ Email/PDF: bncnotices@becket-lee.com	Mar 21 2024 21:21:21	American Express, PO Box 981537, El Paso, TX 79998-1537
519077601	Email/PDF: bncnotices@becket-lee.com	Mar 21 2024 21:31:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519055385	+ EDI: CITICORP	Mar 22 2024 00:52:00	Amex Department Store, PO Box 8218, Mason, OH 45040-8218
519078718	+ EDI: AIS.COM	Mar 22 2024 00:52:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519055386	EDI: CAPITALONE.COM	Mar 22 2024 00:52:00	Capital One Bank USA NA, Po Box 30281, Salt Lake City, UT 84130-0281
519119919	EDI: CITICORP	Mar 22 2024 00:52:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519055388	+ EDI: CITICORP	Mar 22 2024 00:52:00	Citicards CBNA, 5800 South Corporate PLace,

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			Sioux Falls, SD 57108-5027
519055389	+ EDI: WFNNB.COM	Mar 22 2024 00:52:00	ComenityCapitalBank/Ikea, PO Box 182120, Columbus, OH 43218-2120
519055390	EDI: DISCOVER	Mar 22 2024 00:52:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
519070283	EDI: DISCOVER	Mar 22 2024 00:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
519085389	Email/PDF: resurgentbknotifications@resurgent.com	Mar 21 2024 21:20:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519117202	Email/Text: camanagement@mtb.com	Mar 21 2024 21:12:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519055393	+ Email/Text: camanagement@mtb.com	Mar 21 2024 21:12:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
519770046	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519770047	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519126563	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519126529	EDI: PRA.COM	Mar 22 2024 00:52:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519055394	^ MEBN	Mar 21 2024 21:01:40	Prosper Marketplace, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519129099	+ Email/Text: bncmail@w-legal.com	Mar 21 2024 21:12:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519124461	EDI: Q3G.COM	Mar 22 2024 00:52:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519055396	+ EDI: SYNC	Mar 22 2024 00:52:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
519055397	EDI: SYNC	Mar 22 2024 00:52:00	Syncb/Old Navy, PO box 965005, Orlando, FL 32896-5004
519055398	+ EDI: SYNC	Mar 22 2024 00:52:00	Syncb/PPC, PO Box 965005, Orlando, FL 32896-5005
519120225	+ EDI: PRA.COM	Mar 22 2024 00:52:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519107783	+ Email/Text: bncmail@w-legal.com	Mar 21 2024 21:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519055399	+ EDI: WTRRN BANK.COM	Mar 22 2024 00:52:00	TD Bank USA/ Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
519055400	+ EDI: CITICORP	Mar 22 2024 00:52:00	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519117384	+ EDI: AIS.COM	Mar 22 2024 00:52:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 34

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519085347	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519055387	*+	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Christine Abood brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4